

# FUND Your FUTURE

2004  
2005

GRANTS, SCHOLARSHIPS,  
LOANS AND OTHER  
FINANCIAL AID FOR COLLEGE





# LOOKING AHEAD TO COLLEGE BUT NEED HELP WITH THE COSTS?

A college education is a smart investment in your future, yet paying for one can be a challenge. Whether you're bound for a private career college, a community college or a four-year public or independent university, it makes sense to check out financial aid.

Your first step should be to look into grants, scholarships and other free money for college. Also explore work-study and employment opportunities, the AmeriCorps program, military and tax benefits and other student aid you don't need to pay back. You can also borrow for college, but keep in mind that loans must be repaid, with interest.

Applying for federal and state aid is free—simply complete the Free Application for Federal Student Aid, either online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or on paper. You can apply during your senior year of high school through your senior year in college—and even beyond, if you're headed for graduate school. The key is to start your research early, explore all your options and make sure you meet priority deadlines. Most financial aid funds are limited so be sure to apply early.

## Basics

### A Look at the Basics

While most colleges expect you to contribute toward your education, financial aid can help close the gap between your resources and your college costs. Most federal and state aid is awarded based on your calculated financial need, also known as your financial aid eligibility. This is the difference between your education costs as calculated by the college and what you can pay.

#### Your college costs

(tuition, fees, books, supplies, food, housing, transportation, personal expenses and, in some cases, a computer)

– Your expected family contribution  
(how much you and your family can contribute)

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= Your financial aid eligibility or financial need

### Start With the FAFSA

To apply for most federal and state financial aid, you'll need to complete the Free Application for Federal Student Aid, or FAFSA<sup>SM</sup>. It's available on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and on paper, in both English and Spanish. Many colleges also use the FAFSA to award their own student aid dollars. The FAFSA asks for information about your family's finances (and yours) and has a section where you list the colleges you're considering.

A number of independent colleges require additional applications, such as the College Board's PROFILE<sup>®</sup>, or have their own supplemental applications.

### Your Cost of Attendance

Each college has its own student budget or cost of attendance (COA), which includes tuition, fees, books, supplies, housing, food, transportation and personal expenses. It may also include an allowance for the purchase or rental of a computer. Your cost of attendance will vary depending on where you live (with your parents, on or off campus) and the college you attend. If you have children or other dependents who need care while you go to classes, your cost of attendance may also take these expenses into account. If you have a disability, let your college know about any expenses that are not already covered.

## What You and Your Parents Are Expected to Contribute

Your expected family contribution, or EFC, is the number used to determine the types and amounts of aid that you're eligible to receive. It's calculated using the information you provide on your FAFSA. It's the amount of money you and your family can reasonably contribute toward your education for the year.

Whether your college's cost of attendance is high or low, your EFC will be the same for federal and state aid, but you may be eligible for different types and amounts of aid at different colleges.

## Your Student Aid Report

Within two weeks of filing your FAFSA online or four weeks of mailing it, you'll receive your Student Aid Report, or SAR. If you file online and provide an e-mail address, you'll usually receive your SAR electronically within 72 hours.

The SAR contains a summary of the information you provide on the FAFSA and lists your EFC. Each college you list on your FAFSA will receive your SAR information. The California Student Aid Commission will also receive a copy to determine your eligibility for a Cal Grant and other California state aid.

## Financial Aid Awards

After determining your financial need, each college's financial aid administrator will put together your financial aid award package once you've been accepted for admission. Your award letter will list the year's college costs and the amount that will be covered by financial aid and the amount you'll have to pay. The aid may be grants, scholarships, work-study, loans or other assistance. Your award letter will also explain the terms and conditions of each award and the deadline for accepting or declining the offer.

When you apply to more than one college, your financial aid offers may vary. Compare your offers carefully, and be sure you understand each one before accepting it. Also, keep in mind that you do not have to accept all parts of your financial aid package—you can pick and choose the aid you want.

## Tip

Don't wait until you've been accepted to college to apply for financial aid. If you do, you may miss out on grants, scholarships and other free money for your education.

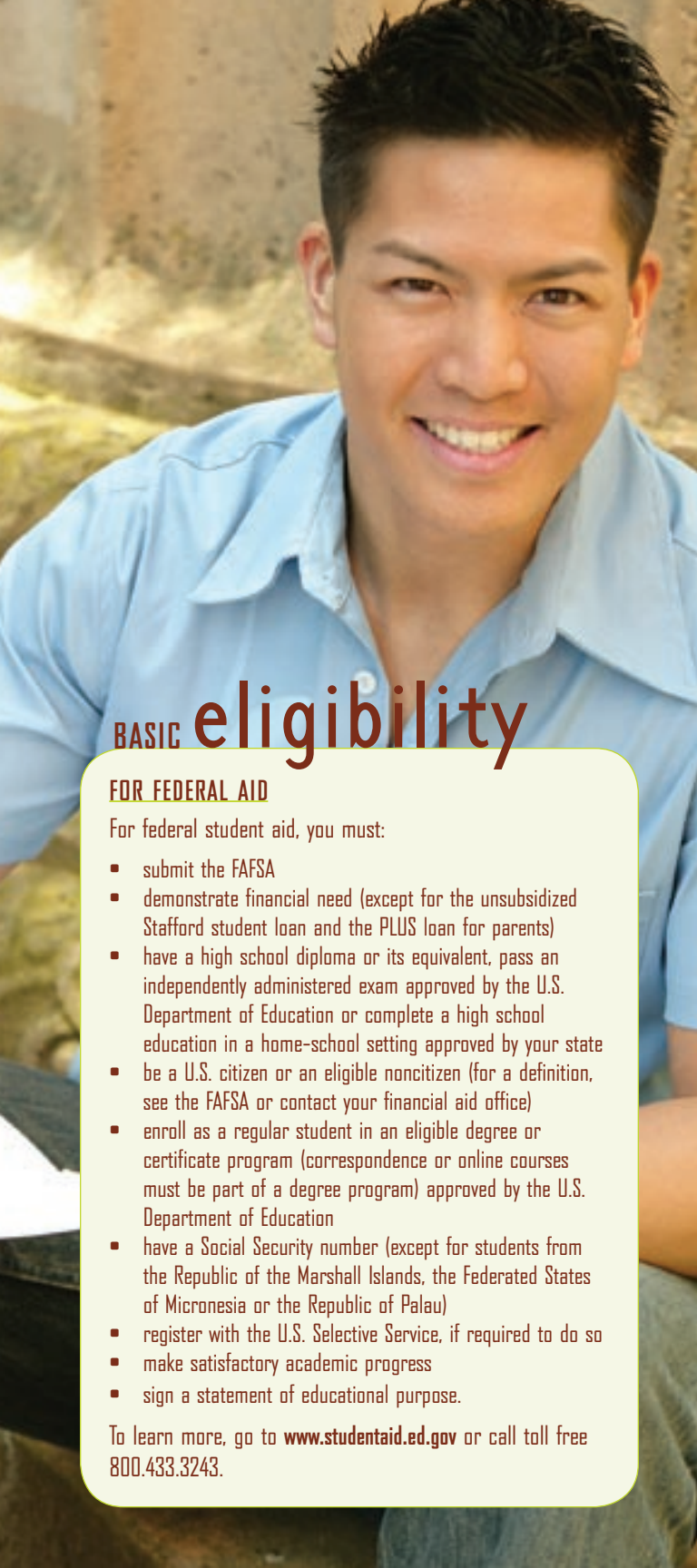


### DEPENDENT OR INDEPENDENT?

Whether you're a dependent or independent student is key to the types and amounts of financial aid you're eligible to receive. Your dependency status is based on your answers to certain questions on the FAFSA. If you're a dependent student, your parents' ability to contribute to your college costs is taken into account; if you're an independent student, you'll be evaluated on your own. If you're married, your spouse's income and assets will be considered along with yours. For some private colleges, you may need to provide information on your parents' finances, whether or not you're a dependent student.

For the 2004-2005 school year, you're considered to be an independent student if at least one of these describes you:

- You were born before January 1, 1981.
- You're married as of the date you file your FAFSA.
- Both your parents are deceased, or you are a ward or dependent of the court or were one until age 18.
- You're working on a master's or doctorate degree or a graduate certificate.
- You have children who receive more than half of their support from you.
- You have legal dependents other than a spouse or children who live with you and who receive more than half of their support from you.
- You're a veteran of the U.S. Armed Forces or attended a service academy and were released under a condition other than dishonorable.
- You have special circumstances, as documented by your college's financial aid administrator.



## BASIC eligibility

### FOR FEDERAL AID

For federal student aid, you must:

- submit the FAFSA
- demonstrate financial need (except for the unsubsidized Stafford student loan and the PLUS loan for parents)
- have a high school diploma or its equivalent, pass an independently administered exam approved by the U.S. Department of Education or complete a high school education in a home-school setting approved by your state
- be a U.S. citizen or an eligible noncitizen (for a definition, see the FAFSA or contact your financial aid office)
- enroll as a regular student in an eligible degree or certificate program (correspondence or online courses must be part of a degree program) approved by the U.S. Department of Education
- have a Social Security number (except for students from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau)
- register with the U.S. Selective Service, if required to do so
- make satisfactory academic progress
- sign a statement of educational purpose.

To learn more, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) or call toll free 800.433.3243.

## FREE MONEY FOR COLLEGE

Scholarships and grants are financial aid you don't have to repay. Grants are usually based on financial need while scholarships are based on merit and may recognize your major, grades, test scores, special talents, heritage, athletic or leadership ability, or community service.

Pell Grants and Cal Grants are the largest sources of free money from the government, but there are also smaller grant programs. In addition, most colleges and many community organizations, businesses and foundations offer scholarships and grants.

### Federal Pell Grants

Federal Pell Grants are need-based and awarded to every undergraduate student who qualifies. These grants may be used for tuition, fees and living expenses at any qualifying college in the country, even at schools with low fees, such as the California Community Colleges. You may receive a Pell Grant if you attend school less than half time. Pell Grant awards recently ranged from \$400 to \$4,050 a year. When you file the FAFSA, you're automatically considered for a Pell Grant. Visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to learn more.

### Cal Grants

California offers Cal Grants for undergraduate students who meet the financial, academic and eligibility requirements and apply on time. Awards may be used only at qualifying colleges in California.

#### BASIC CAL GRANT ELIGIBILITY

To qualify, you must:

- be a U.S. citizen or an eligible noncitizen
- be a California resident
- not already have a bachelor's or professional degree (except for Cal Grant T and extended Cal Grant A and B benefits for a teaching credential program)
- demonstrate financial need at your college
- have a Social Security number
- have family income and assets below the ceilings\*
- maintain satisfactory academic progress
- be enrolled at least half time
- have registered with the U.S. Selective Service, if required to do so.

\*The ceilings change each year.



# Don't miss out!

## THE CAL GRANT GUARANTEE

Every graduating high school student who meets the requirements and applies on time is guaranteed a Cal Grant award to attend a California college. You have four chances to apply:

1. As a high school senior
2. Within one year after graduating
3. As a California Community College transfer student as long as you're under 24 years old
4. Within one year of receiving your GED

In all cases, you must apply by March 2.

## Cal Grant A

Cal Grant A assists with tuition and fees at California's public and independent four-year colleges, and some private career colleges. At the University of California and the California State University, the award pays up to full systemwide fees (\$4,984 at UC, \$2,046 at CSU for 2003-2004); at independent colleges, the award provides up to \$9,708 for tuition and fees. Your course of study must be for at least two academic years.

If you receive a Cal Grant A but choose to attend a California Community College first, your award will be held in reserve for up to three years until you transfer to a four-year college.

There are three Cal Grant A awards:

**Cal Grant A Entitlement awards** are guaranteed to every graduating high school senior who has at least a 3.0 GPA, meets the requirements and applies on time.

**Cal Grant A Transfer Entitlement awards** are for eligible California Community College students who are transferring to a four-year college and are under age 24 as of December 31 of the award year. To learn more, contact your community college's transfer center or financial aid office.

**Cal Grant A Competitive awards** are for other eligible Cal Grant students who have at least a 3.0 GPA and apply on time. Selection is based on a composite score that takes into consideration your family's income, GPA, parents' educational level, time out of high school, high school performance standards and other factors such as whether you come from a single-parent household or are a former foster youth.

## Tip



You must file both the FAFSA and a verified GPA for a Cal Grant. Don't lose out because one of them isn't filed on time. Be sure to check with your school to confirm whether your GPA will be submitted electronically by the school or on the GPA Verification Form by you.

## Cal Grant B

Cal Grant B assists low-income students with living expenses and books. When renewed or applied for beyond the freshman year, the award may also pay for tuition and fees. The award for most first-year students is \$1,551 and may be used for books, living expenses and transportation as well as for tuition and fees. When renewed or awarded beyond the freshman year, the grant includes a tuition and fee award for students who will be attending a school other than a California Community College. For the Cal Grant B, your course of study must be for at least one academic year.

There are three Cal Grant B awards:

**Cal Grant B Entitlement awards** are guaranteed to every high school senior who has at least a 2.0 GPA, meets the requirements and applies on time.

**Cal Grant B Transfer Entitlement awards** are for eligible California Community College students who are transferring to a four-year college and are under age 24 as of December 31 of the award year. To learn more, contact your community college's transfer center or financial aid office.

**Cal Grant B Competitive awards** are for other eligible students who have at least a 2.0 GPA and apply on time. Selection is based on a composite score that takes into consideration your family's income, GPA, parents' educational level, time out of high school, high school performance standards and other factors, such as whether you come from a single-parent household or are a former foster youth.



## Tip



Costs for more than 7,000 colleges can be found on the U.S. Department of Education's Web site at [www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool). You'll also find the percentage of students receiving financial aid and the average amount they received.

# Tip

Get organized. Sort your paperwork into folders and keep them in one place. Start with your college catalogs and applications, a copy of your FAFSA, worksheets, PIN and other financial aid applications. Later add your SAR, award letters and, if you borrow, your promissory note and loan statements.



## HOW DO I APPLY FOR A CAL GRANT?

You apply for Cal Grants A, B and C by completing and submitting the FAFSA as soon as possible starting January 1 and no later than the postmark deadline of March 2, 2004. You must also submit a verified GPA to the California Student Aid Commission by the deadline. (You can submit your verified GPA before you submit your FAFSA, beginning in October.)

High school seniors must apply for the Cal Grant A or B Entitlement award between January 1 and March 2 of their senior year or by March 2 of the year after their high school graduation. For the Cal Grant A and B Competitive awards, you may apply during your senior year in high school through your junior year of college.

If you plan to attend a California Community College in the fall, you should still try to meet the March 2 deadline, even though you have a second deadline of September 2. That's because there are only a limited number of Competitive Cal Grant awards available in the fall.

For the Cal Grant A or B Transfer Entitlement award, you must file the FAFSA and a verified community college GPA between January 1 and March 2 of the year in which you plan to transfer to a four-year college.

For Cal Grant T, you must have a calculated EFC by the June 1 deadline so be sure to submit your FAFSA early. You also must submit the Cal Grant T GPA Verification Form by June 1.

All other students must apply for a Cal Grant by March 2 before the upcoming fall term.

# Tip



If you receive your GED and have financial need, you may qualify for a Cal Grant. For a Cal Grant Entitlement award, submit the FAFSA and a copy of your GED test score or certificate by March 2 within one year of receiving your GED. If you received your GED more than a year ago, apply for a Cal Grant Competitive award by submitting the FAFSA and a copy of your GED test score or certificate by March 2.

## Cal Grant C

Cal Grant C awards assist students in occupational, technical or career training programs. The \$576 award provides for books, tools and equipment. If you plan to attend a school other than a California Community College, you may also receive up to \$2,592 in tuition assistance. To qualify, you must meet the requirements and enroll in a program that is at least four months long. Selection is based on educational background, vocational or occupational experience and aptitude.

## Cal Grant T

Cal Grant T covers one year of tuition and fees at a teaching credential program. You must commit to teaching at a low-performing public K-12 school for one year for each \$2,000 award you receive.



## FOR FUTURE TEACHERS

Here's a look at financial aid for students who are pursuing a teaching career:

- **The California Teaching Credential Program** provides an additional year of Cal Grant aid to attend a teaching credential program.
- **Cal Grant T** covers tuition and fees for one year at a teaching credential program in exchange for teaching service.
- **Assumption Program of Loans for Education** assumes up to \$19,000 in loan debt in exchange for teaching service.
- **Graduate Assumption Program of Loans for Education** assumes up to \$6,000 of loan debt in return for teaching service at the college level.
- **Federal Teacher Loan Forgiveness** forgives up to \$5,000 of loan debt in return for five years of teaching service.
- **Pell Grants** may be awarded to students who already have a bachelor's degree to help pay for a teaching credential program if their college doesn't offer a bachelor's degree in education.

To learn more, go to [www.csac.ca.gov](http://www.csac.ca.gov), [www.studentaid.ed.gov](http://www.studentaid.ed.gov) or [www.calteach.com](http://www.calteach.com) or call the California Teacher Recruitment Center toll free at 888.225.8322.



## Federal Supplemental Educational Opportunity Grants

Colleges award these federal grants of between \$100 and \$4,000 per year to undergraduate students with exceptional financial need, with priority given to Pell Grant recipients. Funding for this program is limited. To learn more, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

## University of California Student Aid

More University of California students receive grants through the University Student Aid Program than through any other program. Recently, more than 41,000 undergraduate students received UC grant support, with an average award of about \$2,900. In addition, more than 16,000 undergraduate students received fellowships or scholarships. Contact your UC campus for more information or go to [www.ucop.edu](http://www.ucop.edu).

## State University Grant

California State University campuses offer the State University Grant, which provides need-based assistance to California residents. The amount of the award varies, but generally covers at least a portion of the systemwide fees. For more information, contact your CSU campus or go to [www.calstate.edu](http://www.calstate.edu).

## Community College Fee Waiver

The California Community College Board of Governors' Enrollment Fee Waiver, or BOG Fee Waiver, waives the enrollment fee at the California Community Colleges for students who are eligible for need-based financial aid, receive CalWORKs/TANF, SSI or General Assistance payments or whose family income falls below the ceilings. To learn more, go to [www.cccco.edu](http://www.cccco.edu).

## Child Development Teacher Grants

These state grants of up to \$2,000 a year assist college students who plan to teach or supervise at a licensed children's center. For more information, go to [www.csac.ca.gov](http://www.csac.ca.gov).

## Tip

The California Community Colleges can prepare you for transfer to the University of California, California State University or an independent or out-of-state college. Be sure to check with your transfer center often—it's important to know the courses you need so you can make the most of your studies and financial aid and meet the admissions requirements.

## Robert C. Byrd Honors Scholarships

These merit-based awards of \$1,500 a year recognize outstanding high school graduates who show promise of continued achievement in college. Applications are available at high schools beginning February 1. To learn more, go to [www.csac.ca.gov](http://www.csac.ca.gov).

## Law Enforcement Personnel Dependents

Law Enforcement Personnel Dependents, or LEPD, grants of between \$100 to \$11,259 a year benefit dependents and spouses of California peace officers, correctional officers and firefighters who were killed or totally disabled in the line of duty. In addition to the FAFSA, you must submit an LEPD application. You'll find more information at [www.csac.ca.gov](http://www.csac.ca.gov).

## GOVERNOR'S scholarships

The Governor's Scholars Award and the Governor's Distinguished Mathematics and Science Scholars Award recognize academic achievement. High scores on the state's Standardized Testing and Reporting, or STAR, exam earn ninth-, 10th- and 11th-graders at public high schools a \$1,000 college scholarship. If students also receive high scores on advanced placement exams in math or science, they can earn another \$2,500 scholarship. To learn more, see your high school counselor or go to [www.scholarshare.com](http://www.scholarshare.com).

## Tip

Funding for certain California state aid programs may be reduced or eliminated as a result of state budget shortfalls. To learn more, go to [www.csac.ca.gov](http://www.csac.ca.gov), or see your high school counselor or college financial aid administrator.



## WORK-STUDY

At selected colleges, work-study programs—federal, state and private—let you earn money through a job on or off campus to help defray your college costs. To learn more, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov), [www.csac.ca.gov](http://www.csac.ca.gov) or your college's financial aid office.

## LOANS

Loans are borrowed dollars that must be repaid, with interest. If you need to borrow, first consider a low-interest federal loan. You may also want to look into private or alternative loans.

### Stafford Loans

Federal Stafford loans are for eligible undergraduate, graduate, vocational and professional students. There are two types: subsidized, for which the government pays the interest while you're in school; and unsubsidized, for which you're responsible for paying all the interest. You can receive both types of loans at the same time.

The interest rate is variable and can be adjusted each July 1, but can't go higher than 8.25 percent. (The current interest rate while in school, during the six-month grace period and in deferment is 2.82 percent and the rate during repayment is 3.42 percent, the lowest rates ever.) There may also be origination and guarantee fees of up to 4 percent.

The amount you can borrow depends on your college costs, your expected family contribution, your year in school, your enrollment status, the other financial aid you receive and whether you're a dependent or an independent student. If you're a dependent student, you may borrow up to \$2,625 for your freshman year, up to \$3,500 for your second year and up to \$5,500 for your third and remaining years. Independent and graduate students have higher borrowing limits.

### Tip

You'll pay no guarantee fee on federal Stafford and PLUS loans guaranteed by the California Student Aid Commission and administered by EdFUND through September 30, 2004. You receive 1 percent savings up front.



## FEDERAL LOANS

The federal government provides low-interest Stafford loans for students and PLUS loans for parents through two loan programs: the Federal Family Education Loan (FFEL) Program and the William D. Ford Direct Loan Program. The main difference between the two is the source of loan funds: FFEL Program loans are made by commercial lenders while Direct loans are made by the government. Both programs offer the same loan limits and benefits, but repayment options vary slightly. Some colleges may offer both programs, but you may borrow under only one program at a time. The information here on federal loans pertains to both FFEL and Direct Stafford and PLUS loans.

After graduating, leaving school or enrolling less than half time, you'll have a six-month grace period before your first loan payment is due. Typically, you'll have up to 10 years to repay.

To apply, you must file the FAFSA. Your college will tell you if you qualify. To learn more, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### Subsidized Stafford Loans

Subsidized loans are for students who demonstrate financial need. The federal government pays the interest while you're in school and during the first six months after you graduate, withdraw or enroll less than half time.

### Unsubsidized Stafford Loans

Unsubsidized loans are for all eligible students, regardless of their financial resources. You're responsible for paying all the interest that accrues, but you can allow it to accumulate while you're in college and during the grace period. If you do, the interest will be capitalized at repayment. When interest is capitalized, it's added to the amount you borrowed, and future interest will be based on the higher loan amount. It's to your advantage to pay the interest while you're in school. That way, you'll pay less in the long run.

### Tip

If you receive a subsidized Stafford loan and pay it off in full before your grace period ends, you'll pay no interest on your loan because none would have accrued. You'll have saved hundreds of dollars in interest.





# Tip

## Federal Perkins Loans

Federal Perkins loans are low-interest loans for graduate and undergraduate students with exceptional financial need. You can borrow up to \$4,000 for each year of undergraduate study, up to \$20,000. However, Perkins loan funds are usually limited, so few students receive the top award amounts.

With Perkins loans, the college is the lender. The interest rate is fixed at 5 percent. You pay no interest on your loan while enrolled at least half time and must begin repaying your loan nine months after graduating, leaving school or enrolling less than half time.

When you file your FAFSA, you'll also be considered for three campus-based federal programs: Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Federal Perkins Loan. Each college decides how to award these funds, and not all colleges participate in each program.



## PLUS Loans for Parents

Federal PLUS loans help parents and stepparents pay their dependent's college costs. Interest starts to accrue immediately, with repayment beginning within 60 days after the last disbursement. PLUS loans have a variable interest rate, set each July, with a cap of 9 percent. (The current rate is 4.22 percent, the lowest rate ever.) To apply, your parents must complete a PLUS loan application and pass a credit check, and you should file the FAFSA.

## Private Loans

Private loans can help you or your parents finance your college bills if you still fall short. Private loans usually carry higher interest rates and fees than federal loans and typically are based on creditworthiness. Your parents may also want to consider a home equity line of credit to help pay for your schooling. For a list of questions to ask when looking for a private loan, read EDFUND's brochure, "Alternative Loans: Get Answers," which can be downloaded from [www.edfund.org](http://www.edfund.org).

# Tip

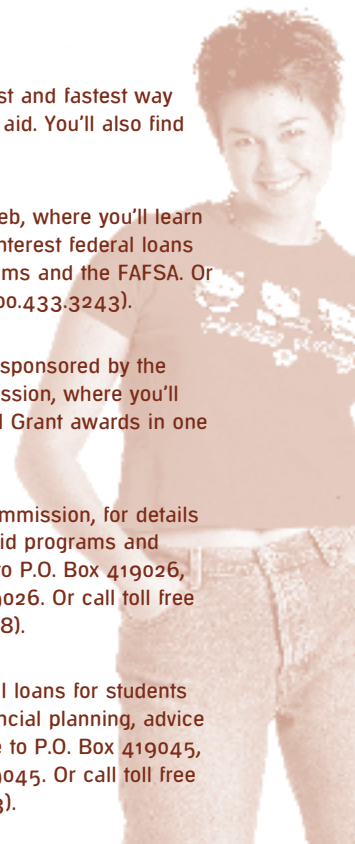


California's Assumption Program of Loans for Education and Graduate Assumption Program of Loans for Education assist students who become K-12 and college-level teachers. For details, go to [www.csac.ca.gov](http://www.csac.ca.gov). To learn more about federal loan forgiveness for teachers and child care providers, or the Federal Perkins Loan Forgiveness Program, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

## Everyone should apply for financial aid!

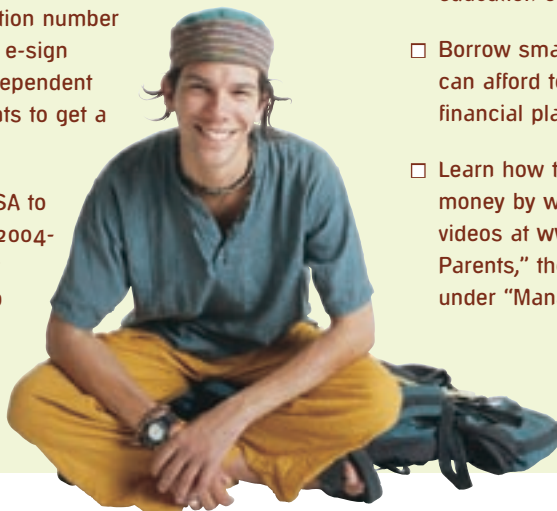
If you think you'll need financial help, apply for it. If your family's income is too high, you may not receive need-based aid, but you could still qualify for scholarships or low-interest student loans. For more information, see your high school counselor or college financial aid administrator or go to:

- [www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
FAFSA on the Web, the easiest and fastest way to apply for federal and state aid. You'll also find step-by-step instructions.
- [www.studentaid.ed.gov](http://www.studentaid.ed.gov)  
Federal Student Aid on the Web, where you'll learn more about Pell Grants, low-interest federal loans and other financial aid programs and the FAFSA. Or call toll free 800.4FED.AID (800.433.3243).
- [www.calgrants.org](http://www.calgrants.org)  
The new Cal Grant Web site, sponsored by the California Student Aid Commission, where you'll find information on all the Cal Grant awards in one convenient place.
- [www.csac.ca.gov](http://www.csac.ca.gov)  
The California Student Aid Commission, for details on all the California student aid programs and how to apply for them. Write to P.O. Box 419026, Rancho Cordova, CA 95741-9026. Or call toll free 888.CA.GRANT (888.224.7268).
- [www.edfund.org](http://www.edfund.org)  
EDFUND, to learn about federal loans for students and parents, college and financial planning, advice on borrowing and more. Write to P.O. Box 419045, Rancho Cordova, CA 95741-9045. Or call toll free 877.2EDFUND (877.233.3863).



# Checklist

- ☐ Check out scholarships and grants on the Web, in your library's directories and through your local community service organizations. Ask your high school counselor for leads.
- ☐ Talk to your high school counselor or college financial aid administrator about your college plans and financial aid needs. Check out [www.mapping-your-future.org](http://www.mapping-your-future.org), [www.collegeispossible.org](http://www.collegeispossible.org) and [www.yesican.gov](http://www.yesican.gov) ([www.yosipuedo.gov](http://www.yosipuedo.gov)).
- ☐ Explore the AmeriCorps program, military and veterans benefits, fee waivers, tax credits and deductions, tuition payment plans and part-time work. At some colleges, Peace Corps volunteers may incorporate their service into a master's degree program and receive financial assistance.
- ☐ Ask about grants, scholarships and loans offered by each college, including deadlines, when applying for admission. Some deadlines may be earlier than the March 2 Cal Grant deadline.
- ☐ Keep track of all the financial aid requirements, applications and deadlines.
- ☐ Apply for a Social Security number, if you don't already have one, by going to [www.ssa.gov](http://www.ssa.gov) or calling 800.772.1213 (TTY 800.325.0778). You need one to apply for federal and state student aid.
- ☐ Apply for a personal identification number at [www.pin.ed.gov](http://www.pin.ed.gov) so you can e-sign the online FAFSA. If you're a dependent student, ask one of your parents to get a PIN too.
- ☐ Complete the 2004-2005 FAFSA to apply for financial aid for the 2004-2005 school year. The easiest and fastest way is on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) starting January 1.
- ☐ Submit your FAFSA as soon as possible starting January 1 and before your earliest financial aid deadline. Use estimates if you or your parents haven't completed your federal tax returns. The numbers must be corrected later, if necessary. Meeting deadlines is more important than not filing the FAFSA until you have the actual numbers.
- ☐ File your FAFSA by March 2 to meet the Cal Grant A, B and C postmark deadline. Also, be sure you or your school submits your verified GPA to the California Student Aid Commission by March 2.
- ☐ If mailing the FAFSA or the GPA Verification Form, get a Certificate of Mailing from the post office (90 cents) as evidence it was sent on time.
- ☐ Keep a copy or printout of your FAFSA, all worksheets and financial records. Your college may ask to see them.
- ☐ Review your Student Aid Report carefully. It will include your expected family contribution. By filing your FAFSA early, you'll have time to make any corrections.
- ☐ Look into the federal loan programs if you need to borrow. But remember, accepting a loan means accepting the responsibility of repaying it even if you don't graduate, aren't happy with your education or can't find a job.
- ☐ Borrow smart. Estimate how much you need and can afford to repay by going to EDWISE®, the online financial planning guide at [www.edwise.org](http://www.edwise.org).
- ☐ Learn how to create a budget and manage your money by watching the "Less is More" streaming videos at [www.edfund.org](http://www.edfund.org)—click on "Students and Parents," then "Online Money Management Library" under "Managing Your Loan."



# Web Sites That Click

- ACT  
[www.act.org](http://www.act.org)
- Athletic Scholarships  
[www.ncaa.org](http://www.ncaa.org)
- American Indian Programs  
[www.oiep.bia.edu](http://www.oiep.bia.edu)  
[www.collegefund.org](http://www.collegefund.org)
- AmeriCorps  
[www.americorps.org](http://www.americorps.org)  
[www.goserv.ca.gov](http://www.goserv.ca.gov)
- Association of Independent California Colleges and Universities  
[www.aiccu.edu](http://www.aiccu.edu)
- Cal Grants  
[www.calgrants.org](http://www.calgrants.org)
- California Colleges  
[www.californiacolleges.edu](http://www.californiacolleges.edu)
- California Community Colleges  
[www.cccco.edu](http://www.cccco.edu)
- California State University  
[www.calstate.edu](http://www.calstate.edu)
- California Student Aid Commission  
[www.csac.ca.gov](http://www.csac.ca.gov)
- California Virtual High School  
[www.cavhs.org](http://www.cavhs.org)
- College Board and SAT  
[www.collegeboard.com](http://www.collegeboard.com)
- College Is Possible  
[www.collegeispossible.org](http://www.collegeispossible.org)
- College Opportunities Online  
[www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool)
- Cooperative Education  
[www.co-op.edu](http://www.co-op.edu)  
[www.ca-co-op.org](http://www.ca-co-op.org)
- EDFUND  
[www.edfund.org](http://www.edfund.org)
- EDWISE  
[www.edwise.org](http://www.edwise.org)
- Employment Trends  
[www.bls.gov/emp](http://www.bls.gov/emp)  
[www.calmis.ca.gov](http://www.calmis.ca.gov)
- Federal Student Aid  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)  
[www.students.gov](http://www.students.gov)
- Federal Tax Benefits  
[www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf)
- FinAid!®  
[www.finaid.org](http://www.finaid.org)
- Financial Aid for Students with Disabilities  
[www.health.gwu.edu](http://www.health.gwu.edu)
- Financial Aid for the Health Professions  
[www.bhpr.hrsa.gov](http://www.bhpr.hrsa.gov)
- Gates Millennium Scholarships  
[www.gmsp.org](http://www.gmsp.org)
- Hispanic Scholarship Fund  
[www.hsf.net](http://www.hsf.net)
- Military Scholarships  
[www.myfuture.com](http://www.myfuture.com)
- Peace Corps  
[www.peacecorps.gov](http://www.peacecorps.gov)
- Scholarship Directories  
[www.fastweb.com](http://www.fastweb.com)  
[www.fastaid.com](http://www.fastaid.com)  
[www.collegequest.com](http://www.collegequest.com)
- Scholarship Scams  
[www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)
- United Negro College Fund  
[www.uncf.org](http://www.uncf.org)
- University of California  
[www.ucop.edu](http://www.ucop.edu)
- Veterans Benefits  
[www.gibill.va.gov](http://www.gibill.va.gov)

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